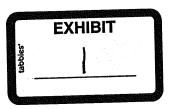
UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MISSOURI SOUTHERN DIVISION

JIM NEWBERRY, as Attorney in Fact For KATHERINE JANE CROWDER,)	
Plaintiff,)	
vs.)	Case No.
REGIONS BANK, INC.,)	
MORGAN KEEGAN & COMPANY, INC.,	and)	
WILLIAM CLAY KENDALL,)	
)	
Defendants.)	

AFFIDAVIT OF COLEMAN WARD

- I, Coleman Ward, after being first duly sworn, state as follows:
- 1. I am a resident of the State of Arkansas, over the age of 21, and competent to testify.
- 2. At all relevant times, I was and am currently the branch manager of the Morgan Keegan & Company, Inc. ("Morgan Keegan") branch office located in Fayetteville, Arkansas.
- I am familiar with the AIG Eagle Nest Fixed Annuity, contract number
 11EL001993, that was purchased by Ms. Katherine Crowder on or about September 14,
 2005 (the "Annuity").
 - 4. The gross commission associated with the Annuity was \$10,000.
- 5. I understand that Mr. Crowder liquidated the Annuity on or about December 14, 2007. In connection with the liquidation of the Annuity, Mr. Crowder was assessed early withdrawal fees or surrender charges of \$12,000.



I, COLEMAN WARD, after being duly sworn upon my oath, state that I have read the foregoing, and the information contained therein is true and accurate to the best of my knowledge, information and belief.

Coleman Ward, Affiant

STATE OF ARKANSAS)) SS. COUNTY OF WASHINGTON)

On this <u>f</u> day of <u>lugust</u>, 2008, before me appeared Coleman Ward, to me personally known, who being by me duly sworn, did say that the information set forth in the foregoing Affidavit is true and correct to the best of his knowledge.

Suzelina Myers

Notary Public

SUZE ANNA MYERS
Washington County
My Commission Expires
November 20, 2011